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ABSTRACT

This booklet describes the Post-Secondary Child Care Grant Program in Minnesota and provides suggestions in evaluating child care options. The Minnesota Higher Education Services Office administers the program. It allocates funds to eligible colleges, which then select and make awards to students. A resident of Minnesota with a child of 12 years of age or younger (14 if disabled) who is enrolled at least half-time and does not receive Minnesota Family Investment Program benefits may be eligible for the child care grant if certain other conditions, spelled out in this booklet, are met. Both public postsecondary and private baccalaureate-granting institutions are eligible to participate. How to apply, how the award is calculated, and how funds are disbursed are explained. Also explained are tax credits for state and federal income taxes, including the earned income tax credit and Minnesota's Working Family Credit. Information is also provided on finding and selecting child care. There is a referral service in every part of Minnesota, but the state does not guarantee the quality of the programs. Contact information is provided for members of the Minnesota Child Care Resource and Referral Network. (SLD)

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Child Care Assistance

**for Post-
Secondary
Education
Students**

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Introduction

Minnesota's student population includes many parents who need affordable, quality child care in order to continue their education at a college or university.

This booklet describes the Post-Secondary Child Care Grant Program and provides suggestions on evaluating child care options.

The Minnesota Higher Education Services Office (MHESO) administers the program. It allocates funds to eligible colleges, which then select and make awards to students. Applications are available from the financial aid administrator at campuses participating in the program. If the financial aid staff do not work with child care, they will direct you to the office which administers this program.



Post-Secondary Child Care Grant Program

Student Eligibility

You are eligible to apply for a Post-Secondary Child Care Grant if you:

- Are a resident of Minnesota;
- Have a child 12 years of age or younger (14 years of age or younger if handicapped), who is receiving or will receive care on a regular basis from a licensed or legal nonlicensed care giver. (A legal nonlicensed care giver is a person who is at least 18 and who cares for a child(ren) from only one other family besides his/her own);
- Meet the program's income guidelines. Your college's financial aid office has a chart showing qualifying income ranges.
- Are not receiving Minnesota Family Investment Program (MFIP) benefits. A student who receives an award from the Post-Secondary Child Care Grant Program and then receives benefits from the MFIP program during the same quarter must inform the school within 10 days. MFIP recipients are not eligible for this program;
- Are enrolled at least half-time (six or more credits) in an eligible institution (see page 4);
- Have not earned a baccalaureate degree or have enrolled full-time fewer than ten semesters, fifteen quarters, or the equivalent;
- Are pursuing a nonsectarian program or course of study that applies to an undergraduate degree, diploma, or certificate;
- Are in good academic standing and making satisfactory progress toward a degree, diploma, or certificate;
- Are not receiving tuition reciprocity; and
- Are not in default on any educational loan, or, if in default, have made satisfactory arrangements to repay the loan with the holder of the note.

Note: If you do not meet the above criteria, or if you need additional child care assistance, you should contact your child care office, Minnesota's Child Care Resource and Referral Network listed on page 15, or your county's human services office for information on other forms of public child care assistance.

Eligible Institutions

All Minnesota public post-secondary institutions and private baccalaureate degree granting colleges and universities located in Minnesota are eligible to participate in the program.

Included are University of Minnesota campuses, state universities, technical colleges, community colleges, consolidated technical and community colleges, most private colleges, and non-profit two-year vocational technical schools granting associate degrees. Some eligible schools, however, may choose not to participate.

To learn if the school you attend or plan to attend participates, contact the financial aid office at the school. If the financial aid office does not work with child care, it will direct you to the office at your school which administers this program. If your school does not participate, contact the social service agency in your home county to apply for child care assistance.

Application Process

To apply, contact the financial aid administrator at the school you attend or plan to attend and complete an application form. Each school may set its own application deadline and priority procedures for making awards. There is no application fee. The financial aid administrator at your school will inform you whether or not you will be able to receive a child care award.

The award is made for the entire school year, but you may need to verify some information each quarter or semester. Students may receive a Post-Secondary Child Care award during summer school.

If you qualify for an award but the school does not have enough money to make an award, your name will be placed on a waiting list. If a student who received a child care award discontinues enrollment, your school may be able to provide funding later in the year.

Award Calculation

If you are not receiving MFIP benefits, you may be eligible to receive a Post-Secondary Child Care Grant. The maximum award for a full-time student is \$2,600 for each eligible child for the year and cannot exceed the actual cost of your child care expenses. The maximum award is subject to change each year so check with your financial aid

director. The award calculation is based on family income, the number of eligible children, and your level of enrollment. The campus financial aid administrator will have a chart that shows the amount of grants based on these factors. The institution may increase the maximum award by 10 percent for infant care in certain counties.

Child Care and Other Financial Aid

The financial aid administrator will add child care costs to your budget, which also includes tuition and fees, room and board, books and supplies, and transportation. The Post-Secondary Child Care award will be included in a financial aid package which helps you pay the expenses in your budget. The package may include grant, work, and loan funds from the state and federal governments, your school, and private sources.

Disbursement

You will receive the Post-Secondary Child Care money at the beginning of the term or as soon as you become eligible for the funds, whichever comes first, but not before the first day of class for that term. Post-Secondary Child Care awards will be divided evenly and disbursed to recipients each quarter or semester, depending upon the type of school you attend. The school may make payments more frequently. Your school is likely to pay you, but may choose to pay the child care provider directly.

Renewal

A student who receives a Post-Secondary Child Care award under this program and who continues to enroll at the school the following year must be given a Post-Secondary Child Care award if the student remains eligible and if funds are available. However, you must apply for a continuation of funds by the deadline set by your school. Ask your school what its application deadline is.

Other Financial Assistance

You should contact the financial aid administrator at the school you attend or plan to attend to discuss sources of assistance. *Focus on Financial Aid*, published by the Minnesota Higher Education Services Office, provides an overview of what financial aid is, where it comes from, and



how to obtain it. For a copy, write to: MHESO, 1450 Energy Park Drive, Suite 350, St. Paul, MN 55108-5227, or call (651) 642-0567 or (800) 657-3866.

Tax Credits

Child Care Tax Credit

Through the Child Care Tax Credit, you can receive credit on your state and federal taxes for dependent care expenses. Dependents include children under the age of 13, disabled dependents, or disabled spouses.

By taking advantage of the Child Care Tax Credit, both your state and federal taxes can be reduced by up to \$720 for one qualifying individual or \$1,440 for more than one qualifying individual.

The federal tax credit is available to people of all income levels. The Minnesota tax credit is based on income. You are eligible for the tax credit if your 2000 income was less than \$31,690. The income limit for 2001 had not been determined at the time of this booklet's printing.

Even if you receive child care assistance, you may be eligible for a federal and state tax credit, but only on the portion that you have paid for out of your own pocket.

For more information on the child and dependent care credit, see *IRS Publication 503, Child and Dependent Care Expenses*.

Earned Income Tax Credit and Working Family Credit

Families who qualify for the federal Earned Income Credit and the state Working Family Credit may earn as much as \$4,860 more in combined tax refunds in 2000. Refunds will vary because they depend on such factors as income level and number of children. For more information, see *IRS Publication 596, Earned Income Credit*.

You can receive the Earned Income and Working Family Credits if:

- You have one qualifying child and your 2000 household earned income is less than \$27,413; or you have two or more qualifying children and your 2000 household earned income is less than \$31,152; and

- You do not file taxes as married filing separately but, instead, file as single, head of household, married filing jointly or widow(er).

Even if you do not have qualifying children, you may qualify for the Earned Income Tax Credit if:

- Your principal residence is in the United States for more than one-half of the taxable year;
- Either you or, if married, your spouse is at least 25 years old, but not 65 years old at the end of the taxable year;
- You cannot be claimed as a dependent on another person's return; and
- Your household earned income is less than \$10,380.

The Earned Income Tax Credit and the Working Family Credit normally have no effect on a family's food stamps, Social Security, Medical Assistance, or subsidized housing benefits.

Families can get the credits even if they owe no tax or make so little money that they are not required to file a tax return. However, you need to file a tax return—even if you are otherwise not required to do so—in order for you to receive your Earned Income Tax Credit and Working Family Credit.

To claim the federal Earned Income Tax Credit, fill out the federal form, including Schedule EIC, which is in the federal tax booklet. To claim the state Working Family Credit, fill out the Minnesota form including Minnesota schedule M-IWFC. You can get all the instructions and forms at most libraries or post offices.

If you think you will be eligible for the Earned Income Tax Credit, you can take part of the credit in advance. To receive the credit in advance, you must fill out form W-5, *Earned Income Credit Advance Payment Certificate*. You must complete this form each year.

For More Information

If you have questions about the Earned Income Tax Credit, please call the IRS at:

(800) 829-1040 or (800) 829-4059 TTD.

To find out more about Minnesota's Working Family Credit, call the Minnesota Department of Revenue HELP Line at:

(651) 296-3781 (metro), or

(800) 652-9094 (outside the metro area).

If you use a telecommunication device for the deaf (TTY), you can get help to fill out your tax form during business hours. TTY users may call (651) 297-2196 or through Minnesota Relay at (800) 627-3529 [ask for (800) 652-9094].

The referral service or county social service in your area can provide more detailed information on additional financial assistance programs in your area and also may be able to supply further information on choosing child care, parenting classes, and other child care resources for parents.

Finding and Selecting Child Care

Information in this section is drawn from "Do you need help paying for child care?"—a parent handbook produced by the Minnesota Department of Children, Families & Learning.

You can begin by calling your local Child Care Resource and Referral Service. The referral service has information available on all licensed child care providers and many of the unlicensed care in your community. There is a referral service in every region of Minnesota; see page 15 for a list of referral offices and phone numbers.

The Child Care Resource and Referral Service makes referrals, not recommendations; it does not guarantee the quality of the programs. You should interview several child care providers before you make your choice.

In addition to using the referral service, you may look for child care on your own. Here are some tips:

- Look in the Yellow Pages under Child Care.
- Look for ads in your local newspaper.
- Place your own ad in your local newspaper.
- Look for notices or post your own on bulletin

boards in grocery stores, your church, community centers, and other public places.

- Ask your local school employment office if any students are looking for work.
- Tell your friends, neighbors, co-workers, or students that you are looking for child care. The more people who know you need care, the more likely you will find someone.

Choosing a Child Care Provider

There is no "best" type of care for everyone, but you can determine whether a facility has the quality that meets your child's needs and reflects your values.

State laws require that in all licensed child care settings children will be safe, healthy, well-nourished, provided with ample space and equipment, and cared for by staff that have some training and experience. A high quality program will have additional characteristics that you can identify by observing and questioning.

Research shows that the following three factors are the most critical in the quality of child care:

Training in Child Development. Perhaps the most important factor in a child care program is that the adult understands what kind of behavior can be expected from children at different ages. Specialized training is more important than experience; however, training along with experience results in the most skilled care giver.

Smaller Groups of Children. State licensing rules set standards for how many children, at different ages, may be cared for by one adult. Some homes and centers have fewer children or smaller group sizes. This means your child is likely to get more consideration.

A Program Focused on the Child's Needs. A child care program should be responsive to each child's needs. These needs will change as the child grows older. Activities should be designed to meet the child's physical, social, and emotional abilities.

Investigating Child Care Programs

The state of Minnesota has rules for those who care for children. There is one set of licensing

rules for family child care homes and another set for child care centers. The purpose of licensing is to protect the health, safety, and well-being of children. Among other things, licensing rules set minimum standards for the number of adults who must be present with groups of children, require background studies on family child care providers and center staff, and require that homes and centers be free of health and safety hazards.

You can get a copy of the licensing rules for centers or family child care homes at **www.revisor.leg.state.mn.us**. The law can be found under Minnesota Statutes Chapter 245A. The rules can be found under Agency Rules Chapter 9502 (for Family day care) and Chapter 9503 (Child care centers). If you cannot access this web site, you can visit your local library and ask for assistance in looking up this information or you can call Minnesota's Bookstore at (651) 297-3000 or (800) 657-3757.

A license does not always mean quality. A licensed child care provider is only required to meet minimum standards. You should carefully screen all programs, whether licensed or not.

Make phone calls to child care providers and ask:

- How many children are in your care?
- How long have you been in the child care field?
- What kind of food do you serve?
- Who are the other adults who will be around my child?
- Have they received any training in early childhood development?
- How much do you charge?
- Are meals included in the fee?
- What hours are you open?
- What are your policies when a child is sick or you are on vacation?
- Ask other questions pertaining to your personal preferences, such as smoking, fenced yard, or children with special needs.
- Are you welcome to visit during nap, lunch, early morning?
- How often are parent meetings and conferences held?
- How will the provider reach you during emergencies?



- If children are taken on field trips, how will you be told?
- How are children disciplined?
- To see a copy of any written policies or contracts used by the provider.

Visit the child care setting and observe:

- Care giver attitudes.
- Care giver disposition and interaction with children.
- Overall environment.

During the visit, ask about:

- Licensing and accreditation status, group size, and adult/child ratios.
- Care giver's qualifications and training.
- Policies related to discipline—do they match your values?
- Health, safety, and emergency precautions.

Talk with the people who will be directly caring for your child about:

- Their early childhood training and their experience related to the present job.
- How they handle discipline problems—when and how punishment is handled.

Ask for references from other parents:

- Call and ask the references about their experiences with the program or provider.
- Would they select this care giver or program again?

When you have completed the visit, ask yourself:

- Will I feel comfortable leaving my child each day?
- Will I feel that I can trust the care giver to provide for my child while I am absent?

If you have any doubts, it may mean that you are not finished looking. When you decide to enroll your child in a home or center, you may want to request a two to four week trial period to ensure that the situation is working well for all concerned—for you, for the care giver, and, most importantly, for your child.

Working with the Care Giver

No matter what type of child care you use, it is most important to develop a good relationship with the provider. Regular communication is important.

A written contract that spells out policies and expectations of both the parents and the provider is recommended. The contract might cover policies, provider fees, arrival and pickup times, contingency plans if the provider is ill, and process for changing or ending the contract.

Put as much as possible in writing. Negotiate with the provider for what you want. Any changes can be made in the contract if both parties agree. Read all contract terms carefully and make sure you understand everything before signing. Consult a lawyer if you are unsure about a proposed contract.

Expressing Your Concerns or Dissatisfaction

If a disagreement or complaint arises, set a specific time to talk about it. If complaints are not resolved, consider finding a new provider.

If serious violations persist, report the situation to the appropriate licensing department and child protection office.

If you think the safety or health of the child or other children is endangered, immediately contact the state or county licensing department and/or the county child protection office.

For questions or complaints on family or group family day care licensing, call the county licensing office for your area.

If you suspect child neglect or abuse, call the child protection office in your county.

Complaints are handled by different agencies depending on the type of care:

- Licensed centers: call Minnesota Department of Human Services at (651) 296-3971.
- Licensed family care or registered nonlicensed providers: contact your county child care office.

Minnesota's Child Care Resource and Referral (CCR&R) Network

Anoka County Community Action Program - CCR&R

Blaine (612) 783-4884

Arrowhead CCR&R

Aitkin, Carlton, Cook, Itasca, Koochiching,

Lake, and St. Louis Counties

Duluth

(218) 726-2273

Iron Range

(218) 749-7188

CAP Agency, Inc., CCR&R

Carver and Scott Counties

Shakopee

(612) 496-2125

Other Areas

(800) 640-6128

Child Care Choices, Inc.

Benton, Sherburne, Stearns, and Wright Counties

St. Cloud

(320) 251-5081

Other Areas

(800) 288-8549

Child Care Resource and Referral, Inc.

Dodge, Fillmore, Goodhue, Houston, Olmsted, Rice,

Wabasha, and Winona Counties

Rochester

(507) 287-2020

Other Areas

(800) 462-1660

Community Action Council, CCRR

Dakota County

(612) 985-4040

Early Childhood Resource Center

South Minneapolis only

(612) 721-0265

Greater Minneapolis Day Care Association

Hennepin County

(612) 341-2066

Region 4 CCR&R

Clay - Wilkin Opportunity Council

Becker, Clay, Douglas, Grant, Ottertail,

Pope, Stevens, Traverse and Wilkin Counties

Moorhead

(218) 299-7026

Other Areas

(800) 452-3646

Leech Lake CCR&R

Leech Lake Reservation

Cass Lake

(218) 335-6831

Other Areas

(800) 331-3465

Mahabe Community Council, Inc. - CCRR

Beltrami, Clearwater, Hubbard,

Lake of the Woods, and Mahnomon Counties

Baudette

(218) 634-3132

Detroit Lakes

(218) 847-1385

Park Rapids

(218) 732-7204

Other Areas

(800) 450-1385

Parenting Resource Center, Inc.

Freeborn and Mower Counties

Austin

(507) 437-8330

Prairie Five Community Action Council, Inc.

*Big Stone, Chippewa, Lac Qui Parle, Swift, and
Yellow Medicine Counties*

Montevideo (320) 269-8727
Other Areas (800) 292-5437

Region 5 CCR&R

*Cass, Crow Wing, Morrison, Todd, and
Wadena Counties*

Wadena (218) 631-7691
Other Areas (800) 422-7395

Child Care Choices, Inc.

Kandiyohi, McLeod, Meeker, and Renville Counties

Willmar (320) 214-0030
Other Areas (800) 221-1421

Region 7E CCR&R

Chisago, Isanti, Kanabec, Mille Lacs, and Pine Counties

Pine City (320) 629-5146
Other Areas (800) 633-7284 Ext. 176

Region 9 CCR&R

*Blue Earth, Brown, Faribault, LeSueur, Martin,
Nicollet, Sibley, Waseca, and Watonwan Counties*

Mankato (507) 389-1716
Other Areas (800) 373-2782

Resources for Child Caring, St. Paul

Ramsey County (651) 641-0305

SCOPE Resource Center, Inc.

Steele County (507) 455-2560

Southwestern Minnesota Opportunity Council, Inc.

Murray, Nobles, Pipestone, and Rock Counties
Worthington

(507) 376-4195

Tri Valley Opportunity Council, Inc.

*Kittson, Marshall, Norman, Pennington, Polk,
Red Lake, & Roseau Counties*

Grand Forks, ND (701) 772-7923
Other Areas (800) 543-7382

Washington County Community Services

Washington County (657) 430-6488

Western Community Action, Inc.

*Cottonwood, Jackson, Lincoln, Lyon, and
Redwood Counties*

Marshall (507) 537-1416
Other Areas (800) 658-2448



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For the Hearing Impaired:
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The Minnesota Higher Education Services Office provides
impartial, statewide post-secondary education services for the
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aid programs and provides information to students and families
about academic and financial planning for education beyond
high school.